

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re: Steven Douglas Fletcher  
Heather Rachel Johnson Fletcher

Case No. 20-42081

Debtor(s).

**SUMMARY OF AMENDMENTS TO VOLUNTARY PETITION,  
LISTS, SCHEDULES AND STATEMENTS**

1. Attached to this form are the following amended documents:

- ☐ Petition
- ☐ Schedule A/B
- ☐ Schedule C
- ☐ Schedule D
- ☐ Schedule E/F
- ☐ Schedule G
- ☐ Schedule H
- ☐ Schedule I
- ☒ Schedule J
- ☐ Schedule J-2
- ☒ Summary of assets and liabilities and certain statistical information (note that this Summary MUST BE submitted with any amended schedule)
- ☐ Statement of financial affairs
- ☐ Statement of intention
- ☐ Statement of current monthly income/means test calculation
- ☐ Other (specify):

2. For each amended document attached, clearly identify all changes (additions and deletions) to the amended document when compared with the original or most recent amendment:

Changes to Schedule J. Changes are underlined and lined out.

**Fill in this information to identify your case:**

Debtor 1	<b>Steven Douglas Fletcher</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Heather Rachel Johnson Fletcher</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF MINNESOTA</u>			
Case number	<b>20-42081</b>		
(if known)			

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

**Your assets**  
Value of what you own

- |   |                     |
|---|---------------------|
| 1. <b>Schedule A/B: Property</b> (Official Form 106A/B)           |                     |
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$ <u>0.00</u>      |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ <u>29,263.45</u> |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$ <u>29,263.45</u> |

**Part 2: Summarize Your Liabilities**

**Your liabilities**  
Amount you owe

- |   |                      |
|---|----------------------|
| 2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)  |                      |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ <u>0.00</u>       |
| 3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)  |                      |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....                           | \$ <u>4,977.13</u>   |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....                        | \$ <u>261,843.00</u> |

**Your total liabilities** \$ 266,820.13

**Part 3: Summarize Your Income and Expenses**

- |   |                    |
|---|--------------------|
| 4. <i>Schedule I: Your Income</i> (Official Form 106I)                    |                    |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> ..... | \$ <u>9,390.00</u> |
| 5. <i>Schedule J: Your Expenses</i> (Official Form 106J)                  |                    |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> .....       | \$ <u>7,840.00</u> |
|   | \$ <u>7,990.00</u> |

**Part 4: Answer These Questions for Administrative and Statistical Records**

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Steven Douglas Fletcher**  
 Debtor 2 **Heather Rachel Johnson Fletcher**

Case number (if known) **20-42081**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **13,642.54**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
<b>From Part 4 on Schedule E/F, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>4,977.13</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>75,374.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>80,351.13</b>

Fill in this information to identify your case:

Debtor 1 Steven Douglas Fletcher

Debtor 2 Heather Rachel Johnson Fletcher  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number 20-42081  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

# Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,437.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 18.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Steven Douglas Fletcher**  
Debtor 2 **Heather Rachel Johnson Fletcher**

Case number (if known) **20-42081**

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>275.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>22.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>574.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>1,300.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>600.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>300.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>300.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>500.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>150.00</u>
	14. \$ <u>300.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>500.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>133.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b>	\$ <u>0.00</u>
Specify: _____	19. _____
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: <b>Pet Expenses</b>	21. +\$ <u>125.00</u>
<b>Gym Membership</b>	+\$ <u>156.00</u>
<b>Continuing Education Expenses</b>	+\$ <u>400.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>7,840.00</u>
	<u>7,990.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>7,840.00</u>
	<u>7,990.00</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>9,390.00</u>
23b. Copy your monthly expenses from line 22c above.	<u>7,840.00</u>
	23b. -\$ <u>7,990.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	<u>1,550.00</u>
	23c. \$ <u>1,400.00</u>

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: \_\_\_\_\_

REVISED 12/15

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re

Case No. 20-42081

**Steven Douglas Fletcher**  
**Heather Rachel Johnson Fletcher**  
Debtor(s).

**SIGNATURE DECLARATION**


- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☒ MODIFIED CHAPTER 13 PLAN  
☐ OTHER (PLEASE DESCRIBE:\_\_\_\_\_)

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 10/01/2020

X

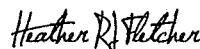


Signature of Debtor1 or Authorized Representative

**Steven Douglas Fletcher**

Printed Name of Debtor 1 or Authorized Representative

X



Signature of Debtor 2

**Heather Rachel Johnson Fletcher**

Printed Name of Debtor 2